

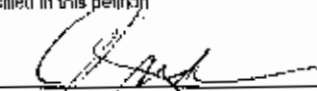
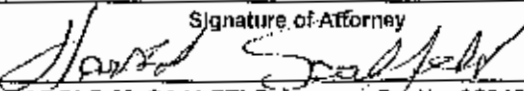
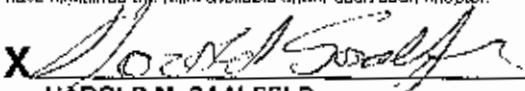
(Official Form 111, 2003)

FORM B1 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)		Voluntary Petition
Name of Debtor (if individual, enter Last, First Middle): GARDNER, CAROL L		Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle):
All Other Names used by the Debtor in the last 8 years (Include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (Include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-6829		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. and Street, City, State and Zip Code): 458 S. MIDDLETON PALATINE, IL 60067		Street Address of Joint Debtor (No. and Street, City, State and Zip Code):
County of Residence or of the Principal Place of Business: COOK		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding	
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to Individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.	
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & affects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors		1-15 16-40 50-99 100-199 200-999 1000-Over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million 1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			
Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million 1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>			

Voluntary Petition (page 2) <i>(This page must be completed and filed in every case)</i>			Name of Debtor(s): CAROL L GARDNER		
Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)					
Location Where Filed:		Case Number:		Date Filed:	
Location Where Filed:		Case Number:		Date Filed:	
Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)					
Name of Debtor:		Case Number:		Date Filed:	
District:		Relationship:		Judge:	

Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X  CAROL L. GARDNER</p> <p>X _____</p> <p>Telephone Number (if not represented by an attorney) 03/07/2005 Date</p> <p>X  HAROLD M. SAALFELD Bar No. 6231257</p> <p>LAW OFFICE OF HAROLD M. SAALFELD 26 N. COUNTY STREET, SUITE 2R WAUKEGAN, IL 60085-4342</p> <p>Phone No. (847) 249-7538 Fax No. (847) 776-2709</p> <p>03/07/2005 Date</p> <p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____</p> <p>Printed Name of Authorized Individual _____</p> <p>Title of Authorized individual _____</p> <p>03/07/2005 Date</p>	<p>Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p>Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X  HAROLD M. SAALFELD 03/07/2005 Date</p> <p>Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p> <p>Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer _____</p> <p>Social Security Number _____</p> <p>Address _____</p> <p>Name and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____</p> <p>Signature of Bankruptcy Petition Preparer _____</p> <p>Date _____</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 150).</p>

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)☐ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx9454 AMERICAS SERVICING CO P.O. BOX 981 FREDERICK, MD 21705-0981	-	DATE INCURRED: 2002 NATURE OF LIEN: 2ND MORTGAGE COLLATERAL: ASTORIA FEDERAL SAVING SINGLE FAMILY HOME REMARKS: DEBTOR CLAIMS NEITHER LEGAL NOR EQUITABLE INTEREST IN THIS PROPERTY. COLLATERAL VALUE: \$450,000.00				\$275,000.00	\$75,000.00
ACCT #: xxx9454 ASTORIA FEDERAL 2000 MARCUS AVENUE 3RD FL LAKE SUCCESS, NY 11042	-	DATE INCURRED: 2003 NATURE OF LIEN: MORTGAGE COLLATERAL: SINGLE FAMILY RESIDENCE REMARKS: COLLATERAL VALUE: \$225,000.00				\$300,000.00	\$184,366.50
ACCT #: xxxxxx525/3 HINSDALE BANK & TRUST 25 E. FIRST ST HINSDALE, IL 60521	-	DATE INCURRED: 2001-5 NATURE OF LIEN: MORTGAGE COLLATERAL: OFFICE BUILDING REMARKS: COLLATERAL VALUE: \$460,000.00				\$250,000.00	
ACCT #: 2310 MONTICELLO BANKING CENTER 209 RICKEY RD MONTICELLO, IN 47960	-	DATE INCURRED: 2004-5 NATURE OF LIEN: MORTGAGE COLLATERAL: SINGLE FAMILY RESIDENCE REMARKS: COLLATERAL VALUE: \$225,000.00				\$109,366.50	
ACCT #: xx xxxx xW 293 TOYOTA FINANCIAL SVC P.O. BOX 5855 CAROL STREAM, IL 60197	-	DATE INCURRED: 2004-5 NATURE OF LIEN: AUTO LEASE COLLATERAL: TOYOTA CREDIT - LEXUS RX 400 REMARKS: COLLATERAL VALUE: \$0.00				\$35,000.00	\$35,000.00
Total for this Page (Subtotal) >						\$988,366.50	\$294,366.50
Running Total >						\$988,366.50	\$294,366.50

No continuation sheets attached

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxxxx-x2007 AMERICAN EXPRESS P.O. BOX 297813 FT LAUDERDALE, FL 33329-9785	-	DATE INCURRED: 2004-5 CONSIDERATION: Credit Card REMARKS: CORPORATE CARD PERSONALLY GUARANTEED				\$21,308.66
ACCT #: xxxxxxxxxxx3007 AMERICAN EXPRESS P.O. BOX 297813 FT LAUDERDALE, FL 33329-9785	-	DATE INCURRED: 2004-5 CONSIDERATION: Credit Card REMARKS: DEBTOR IS GUARANTOR OF CORPORATE ACCOUNT				\$4,948.80
ACCT #: xxxxxxxxxxxxxxx0000 AT&T P.O. BOX 8212 AURORA, IL 60572-8212	-	DATE INCURRED: 1998-2005 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$62.51
ACCT #: xxx8054 BANK ONE - AMERICAN NATL BANK 10 S. DEARBORN CHICAGO, IL 60604	-	DATE INCURRED: 2004 CONSIDERATION: JUDGMENT REMARKS:				\$1,980,230.68
ACCT #: xxxx-xxxx-xxxx-4735 CHASE CARD SERVICES P.O. BOX 52126 PHOENIX, AZ 85072-2126	-	DATE INCURRED: 2004-6 CONSIDERATION: Credit Card REMARKS:				\$5,340.99
ACCT #: xxxxxxxx3350 DISCOVER CARD P.O. BOX 30395 SALT LAKE CITY, UT 84130-0395	-	DATE INCURRED: 2004-5 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$2,999.15
ACCT #: xxxx-xxxx-xxxx-0199 FLEET CREDIT CARD SVCS P.O. BOX 84006 COLUMBUS, GA 31908-4006	-	DATE INCURRED: 2004-5 CONSIDERATION: Credit Card REMARKS:				\$3,817.16
Total for this Page (Subtotal) >						\$2,018,707.95
Running Total >						\$2,018,707.95

2 continuation sheets attached

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CREDITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxx 8054 HINSHAW & CULBERTSON 222 N. LASALLE ST, STE 300 CHICAGO, IL 60601		DATE INCURRED: 2004 CONSIDERATION: Notice Only REMARKS: ATTORNEYS FOR BANK ONE AS SUCCESSOR BY MERGER WITH AMERICAN NATIONAL BANK & TRUST CO. OF CHICAGO. JUDGMENT 2004.				\$0.00
ACCT #: xxxxxxxxxxxx4830 HOME DEPOT PROCESSING CENTER DES MOINES, IA 50364-0500		DATE INCURRED: 2004-6 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$7,372.99
ACCT #: xxxxxxxxxxxx9054 HOUSEHOLD BANK P.O. BOX 88000 BALTIMORE, MD 21288-0001		DATE INCURRED: 2004-6 CONSIDERATION: Credit Card REMARKS:				\$3,206.22
ACCT #: x-xxxx-xx2-186 MARSHALL FIELDS 111 BOULDER INDUSTRIAL DRIVE BRIDGETON, MO 63044		DATE INCURRED: 2004-5 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$1,640.72
ACCT #: xxxx-xxxx-xxxx-3760 MBNA P.O. BOX 15153 WILMINGTON, DE 19886		DATE INCURRED: 2004 CONSIDERATION: Credit Card REMARKS:				\$9,204.31
ACCT #: xxxxxx688,6 PROCESSING CENTER P.O. BOX 9014 DES MOINES, IA 50303		DATE INCURRED: 2004-6 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$1,451.02
ACCT #: xxxxxxxxxxx3397 SBC BILL PAYMENTY CENTER CHICAGO, IL 60663-0001		DATE INCURRED: 2004-6 CONSIDERATION: BALANCE ON ACCOUNT REMARKS:				\$169.53
Total for this Page (Subtotal) >						\$23,044.79
Running Total >						\$2,041,752.74

Continuation Sheet No. 2

[illegible]

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**IN RE: **CAROL L GARDNER**

CASE NO.

CHAPTER 7

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 7th day of March, 2005.



CAROL L GARDNER

Document Page 8 of 9
UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)

IN RE: CAROL L GARDNER

CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:

\$1,500.00

Prior to the filing of this statement I have received:

\$1,500.00

Balance Due:

\$0.00

2. The source of the compensation paid to me was:

☒ Debtor☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

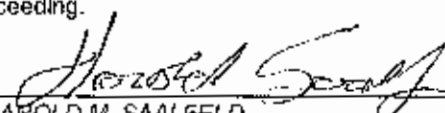
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

03/07/2005

Date


HAROLD M. SAALFELD

Bar No. 6231257

LAW OFFICE OF HAROLD M. SAALFELD

25 N. COUNTY STREET, SUITE 2R

WAUKEGAN, IL 60085-4342

Phone: (847) 249-7538 / Fax: (847) 775-2709


CAROL L GARDNER

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
CHICAGO DIVISION (EASTERN)**

IN RE:
CAROL L GARDNER

Debtor(s)

§
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Case No. _____

Chapter 7

**DECLARATION FOR ELECTRONIC FILING OF BANKRUPTCY
PETITION, LISTS, STATEMENTS, AND SCHEDULES**

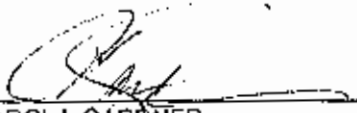
PART I: DECLARATION OF PETITIONER:

As an individual debtor in this case, or as the individual authorized to act on behalf of the corporation, partnership, or limited liability company seeking bankruptcy relief in this case, I hereby request relief as, or on behalf of, the debtor in accordance with the chapter of title 11, United States Code, specified in the petition to be filed electronically in this case. I have read the information provided in the petition, lists, statements, and schedules to be filed electronically in this case and I HEREBY DECLARE UNDER PENALTY OF PERJURY that the information provided therein, as well as the social security information disclosed in this document, is true and correct. I understand that this Declaration is to be filed with the Bankruptcy Court within five (5) business days after the petition, lists, statements, and schedules have been filed electronically. I understand that a failure to file the signed original of this Declaration will result in the dismissal of my case.

☒ *[Only include for Chapter 7 individual petitioners whose debts are primarily consumer debts] --*
I am an individual whose debts are primarily consumer debts and who has chosen to file under chapter 7. I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7.

☐ *[Only include if petitioner is a corporation, partnership or limited liability company] --*
I hereby further declare under penalty of perjury that I have been authorized to file the petition, lists, statements, and schedules on behalf of the debtor in this case.

Date: 03/07/2005

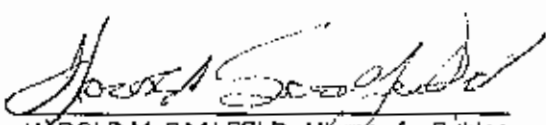

CAROL L GARDNER
Debtor

Soc. Sec. No. 340-36-6829

PART II: DECLARATION OF ATTORNEY:

I declare UNDER PENALTY OF PERJURY that: (1) I will give the debtor(s) a copy of all documents referenced by Part I herein which are filed with the United States Bankruptcy Court; and (2) I have informed the debtor(s), if an individual with primarily consumer debts, that he or she may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

Date: 03/07/2005


HAROLD M. SAALFELD, Attorney for Debtor